

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method for implementing a program of discount arrangements, the method comprising:
 - maintaining at a host computer system discount-arrangement information relating to a plurality of discount arrangements, wherein each such discount arrangement is associated with one of a plurality of merchants and each discount arrangement is specific to the respective one of the plurality of merchants, and wherein the discount-arrangement information includes a description of the applicable discount for each discount arrangement;
 - receiving at the host computer system transaction information related to a transaction at a point of sale, the transaction information identifying a merchant party to the transaction;
 - receiving at the host computer system an identifier for a discount instrument presented at the point of sale during the transaction, wherein the discount instrument provides its presenter access to more than one of the discount arrangements but does not store a definition of the discount arrangements, and wherein the identifier is read from the discount instrument at the point of sale;
 - before completion of the transaction, making a determination by the host computer system based on the identifier whether the merchant party is one of the plurality of merchants; and
 - before completion of the transaction, returning validation information to the point of sale in accordance with the determination.
2. (Original) The method recited in claim 1 wherein the validation information comprises an indication that the merchant party is not one of the plurality of merchants.

3. (Original) The method recited in claim 1 wherein:
the merchant party is not one of the plurality of merchants; and
the validation information comprises an indication that no discount is to be
provided to the transaction.

4. (Original) The method recited in claim 1 wherein:
the merchant party is one of the plurality of merchants; and
the validation information comprises an instruction to apply a discount in
accordance with the discount-arrangement information associated with the merchant party.

5. (Original) The method recited in claim 1 wherein the merchant party is not
one of the plurality of merchants, the method further comprising generating a record for
recording transaction information related to the merchant party.

6. (Original) The method recited in claim 1 wherein the merchant party is not
one of the plurality of merchants, the method further comprising recording at least a portion of
the transaction information in a record associated with the merchant party.

7. (Original) The method recited in claim 6 further comprising identifying
criteria from the record associated with the merchant party for initiation of marketing efforts with
the merchant party.

8. (Original) The method recited in claim 1 further comprising recording at least
a portion of the transaction information in a database.

9. (Original) The method recited in claim 8 further comprising:
analyzing information in the database according to specified criteria; and
generating a summary report from the analyzed information.

10. (Original) The method recited in claim 9 further comprising distributing the
summary report to the merchant party.

11. (Original) The method recited in claim 9 wherein the criteria are specified by the merchant party.

12. (Currently amended) A computer system comprising:
a storage device;
a communications device;
a processor in communication with the storage device and the communications device; and

a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for operating the computer system to manage a discount arrangement, the computer readable program including:

instructions for maintaining on the storage device discount-arrangement information relating to a plurality of discount arrangements, wherein each such discount arrangement is associated with one of a plurality of merchants and each discount arrangement is specific to the respective one of the plurality of merchants, and wherein the discount-arrangement information includes a description of the applicable discount for each discount arrangement;

instructions for receiving with the communications device transaction information related to a transaction at a point of sale, the transaction information identifying a merchant party to the transaction;

instructions for receiving with the communications device an identifier for a discount instrument presented at the point of sale during the transaction, wherein the discount instrument provides its presenter access to more than one of the discount arrangements, and wherein the identifier is read from the discount instrument at the point of sale;

instructions for, before completion of the transaction, making a determination with the processor based on the identifier whether the merchant party is one of the plurality of merchants; and

instructions for, before completion of the transaction, returning validation information to the point of sale with the communications device in accordance with the determination.

13. (Original) The computer system recited in claim 12 wherein the validation information comprises an indication that the merchant party is not one of the plurality of merchants.

14. (Original) The computer system recited in claim 12 wherein:
the merchant party is not one of the plurality of merchants; and
the validation information comprises an indication that no discount is to be provided to the transaction.

15. (Original) The computer system recited in claim 12 wherein:
the merchant party is one of the plurality of merchants; and
the validation information comprises an instruction to apply a discount in accordance with the discount-arrangement information associated with the merchant party.

16. (Original) The computer system recited in claim 12 wherein the merchant party is not one of the plurality of merchants, the computer-readable program further including instructions for generating a record for recording on the storage device transaction information related to the merchant party.

17. (Original) The computer system recited in claim 12 wherein the merchant party is not one of the plurality of merchants, the computer-readable program further including instructions for recording on the storage device at least a portion of the transaction information in a record associated with the merchant party.

18. (Original) The computer system recited in claim 17 wherein the computer-readable program further includes instructions for identifying criteria from the record associated with the merchant party for initiation of marketing efforts with the merchant party.

19. (Original) The computer system recited in claim 12 wherein the computer-readable program further includes instructions for recording at least a portion of the transaction information in a database.

20. (Original) The computer system recited in claim 19 wherein the computer-readable program further includes:

instructions for analyzing with the processor information in the database according to specified criteria; and

instructions for generating with the processor a summary report from the analyzed information.

21. (Previously presented) The computer system recited in claim 20 wherein the computer readable program further includes:

instructions for receiving a specification of the criteria from the merchant party.

22. (Previously presented) The method of claim 1, wherein the validation information includes a description of the discount applicable to transactions performed by the presenter of the discount instrument at the merchant party to the transaction.

23. (Previously presented) The computer system of claim 12, wherein the validation information includes a description of the discount applicable to transactions performed by the presenter of the discount instrument at the merchant party to the transaction.